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Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 3
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Dianna M. Duckett
 Debtor

Case No. 16-21876-JAD
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 19

Date Rcvd: Oct 05, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 07, 2016.

db
 14232007 +Dianna M. Duckett, 216 Locust Street, Avalon, PA 15202-2624
 14232008 +Dollar Bank, 2700 Liberty Ave, Pittsburgh, PA 15222-4700
 14232009 +Duquesne Light, PO Box 67, Pittsburgh, PA 15267-0067
 14232009 +Franklin American Mortgage, PO Box 77404, Ewing, NJ 08628-6404
 14232010 +Jefferson Hospital, PO Box 643054, Pittsburgh, PA 15264-3054
 14232011 +LOBOS Management, PO Box 81067, Pittsburgh, PA 15217-0567
 14232012 +MOHELA- A Department of Education, PO Box 105347, Atlanta, GA 30348-5347
 14232013 +NAVENT, PO Box 13611, Philadelphia, PA 19101-3611
 14232014 +Omega Federal Credit Union, 206 Siebert Road, Pittsburgh, PA 15237-3700
 14232018 +UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
 14232019 +UPMC Physician Service, 417 Bridge St, Danville, VA 24541-1403

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 06 2016 01:46:27 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

14232005 +EDI: AMEREXPR.COM Oct 06 2016 01:28:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 14232006 +EDI: BANKAMER.COM Oct 06 2016 01:28:00 Bank of America, PO Box 15019,
 Wilmington, DE 19886-5019
 14232015 +EDI: RMSC.COM Oct 06 2016 01:28:00 PayPal Credit Svcs/SYNCB, PO Box 960080,
 Orlando, FL 32896-0080
 14232017 EDI: NEXTEL.COM Oct 06 2016 01:28:00 Sprint, PO Box 4191, Carol Stream, IL 60197
 14232016 +EDI: RMSC.COM Oct 06 2016 01:28:00 Sams Club / SYNCHRONY Bank, PO Box 530942,
 Atlanta, GA 30353-0942
 14232020 +EDI: VERIZONCOMB.COM Oct 06 2016 01:28:00 Verizon, PO Box 15124, Albany, NY 12212-5124
 14232021 +EDI: RMSC.COM Oct 06 2016 01:28:00 Walmart/SYNCHRONY Bank, PO Box 530927,
 Atlanta, GA 30353-0927

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Duquesne Light Company
 cr Franklin American Mortgage Company

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 07, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 5, 2016 at the address(es) listed below:

Franklin L. Robinson, Jr. on behalf of Debtor Dianna M. Duckett frobi69704@aol.com,
 flrlegal@excite.com
 Jeffrey J. Sikirica trusteesikirica@consolidated.net,
 PA59@ecfbis.com/a.a.farrell@comcast.net;KTosadori@bglaw-llp.com;JSikirica@bglaw-llp.com
 Joshua I. Goldman on behalf of Creditor Franklin American Mortgage Company
 bkggroup@kmlawgroup.com
 Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
 ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com/pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 5